

Raiffeisen Bank International: Full Year Report 2010

- Consolidated profit strongly increased to EUR 1,087 mn (up 141.5% y-o-y)
- Net interest income improved to EUR 3,578 mn (up 9.0% y-o-y)
- General administrative expenses amounting to EUR 2,980 mn (up 9.7% y-o-y)
- Operating result stable at EUR 2,424 mn (down 1.2% y-o-y)
- Provisioning for impairment losses dropped to EUR 1,194 mn (down 46.5% y-o-y)
- Profit before tax significantly increased to EUR 1,287 mn (up 62.9% y-o-y)
- ROE before tax rose to 13.7% (up 4.2 PP y-o-y)
- Special positive effects resulting from an increase in deferred tax assets of EUR 146 mn in Q4
- Cost/income ratio of 55.1% (up 2.6 PP y-o-y)
- Core Tier 1 ratio (total risk) increased to 8.9% (up 0.4 PP compared to FY 2009)
- Tier 1 ratio (total risk) increased to 9.7% (up 0.3 PP compared to FY 2009)

For reasons of transparency and comparability, performance and financials are compared with RBI's unaudited pro forma figures for the year 2009 and the pro forma quarterly figures 2010.

	RBI 1-12/2010	RBI pro forma 1-12/2009	RBI pro forma 10-12/2010
Income Statement in EUR mn			
Net interest income	3,578	3,282	871
Provisioning for impairment losses	(1,194)	(2,232)	(281)
Net interest income after provisioning	2,384	1,050	590
Net fee and commission income	1,491	1,421	403
Net trading income	328	419	70
General administrative expenses	(2,980)	(2,715)	(827)
Profit before tax	1,287	790	290
Profit after tax	1,177	531	324
Consolidated profit	1,087	450	304
Balance Sheet in EUR mn			
Equity	10,404	9,326	
Total assets	131,173	145,638	
Bank Specific Information			
Core tier 1 ratio (total risk)	8.9%	8.5%	
Tier 1 ratio (credit risk)	12.2%	11.8%	
Tier 1 ratio (total risk)	9.7%	9.4%	
Own funds ratio	13.3%	13.5%	
Performance			
Return on equity (ROE) before tax	13.7%	9.5%	
Consolidated return on equity	13.0%	7.1%	
Cost/income ratio	55.1%	52.5%	
Earnings per share in EUR	4.56	1.29	
Resources			
Number of staff	59,782	59,211	
Business outlets	2,961	3,029	

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